



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/749,697	12/31/2003	Yelena Khandros	2348.0080000	2177
53636	7590	05/13/2008	EXAMINER	
STERNE, KESSLER, GOLDSTEIN & FOX, P.L.L.C. 1100 NEW YORK AVENUE, N.W. WASHINGTON, DC 20005-3934			BARTLEY, KENNETH	
			ART UNIT	PAPER NUMBER
			3693	
			MAIL DATE	DELIVERY MODE
			05/13/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/749,697	KHANDROS ET AL.	
	Examiner	Art Unit	
	KENNETH L. BARTLEY	3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 02/07/2008.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-16 and 18-23 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-16 and 18-23 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ . |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ . | 6) <input type="checkbox"/> Other: _____ . |

DETAILED ACTION

1. Receipt of Applicant's amendment and response filed on February 7, 2008 is acknowledged.

Response to Amendment

2. Claims 1-4, 11-13, 18, 20, and 23 are currently amended. Claim 17 has been canceled. Claims 1-16 and 18-23 are pending in the application and are provided to be examined upon their merits.
3. The Examiner notes the claim 1 amendment and removes the claim objection.
4. The Examiner thanks Applicant for amending claims to provide useful, concrete and tangible results and removes the 35 U.S.C. §101 rejections to claims 1-22.
5. The Applicant amended claims 1-16 and 18-23 to overcome 35 U.S.C. §112, second paragraph rejections. However, the amendments have led to both first and second paragraph rejections (see below)

Response to Arguments

6. Applicant's arguments filed February 7, 2008 have been fully considered but they are not persuasive. The Examiner provides a response below in **bold**.

The Examiner rejected claims 1-10, 14-15, and 17-23 based on U.S. Patent No. 5,790,785 to Klug et al. in view of American Express. Claims 11-13 and 16 were rejected based on the above in further view of Official Notice.

Applicant argues on page 10 of Remarks:

Art Unit: 3693

Rejections under 35 U.S.C. § 103
Claims 1 – 10, 14, 15, and 17 - 23

Applicants first traverse the above rejections.

Applicant notes removal of claim 17:

Although Applicants believe there are technical differences between claim 17 and the applied references, Applicants have cancelled claim 17 for other reasons. Thus, Applicants believe the rejection of this claim has been rendered moot.

Applicant recites steps (a) and (b) of claim 1, 20 and 23 at bottom of page 10 and top of page 20.

Applicant argues Klug on page 11:

Klug teaches a processing system whereby a user may store "registration information" concerning the user which the user can request be transmitted to other web sites to "which the user desires to register." (See Klug, Col. 1, 1. 65 - Col. 2, 1. 2). The user "determines whether to supply basic information (i.e. requested by a substantial number of third party web sites)" or "to supply expanded information (i.e. more extensive information about the user ... to register the user at substantially all cooperating third party web sites." (See Klug, Col. 7, 1. 64 - Col. 8, 1. 3). In this manner, it appears, that the user decides whether to supply one or the other, but not both of, a set of "basic" information, which would enable the user to register at a limited number of web sites, or, to supply a set of "expanded" information that supposedly would enable the user to register at a greater number of web sites. The choice to provide one or the other, but not both of, either "basic" personal information or "expanded" information is reinforced in Figure 3 in Klug where the decision block 304 indicates a choice between presenting the user with forms for basic information 308 or expanded information 312. (See Klug, FIG. 3, emphasis added). However, in either situation, the user is only presented with one set of the forms to complete for basic information, which allows registration access to a limited set of web sites, or expanded information in order to gain access to a presumably larger set of web sites.

The Applicant is stating Klug teaches filling out only one form and points to Fig. 3. The Examiner respectfully disagrees with this argument. Fig. 3 explicitly provides the opportunity to a user to go back and fill in additional information, where such information is not limited by type of form (Fig. 3, ref. 324 returns a user to 304, where both types of forms are offered).

Applicant continues on the top of page 12:

Claims 1, 20, and 23 recite providing a second form if, based on a completed and received first form, the customer is an existing customer. In contrast, Klug

Art Unit: 3693

appears to offer a system whereby a user must decide between completing only one of two forms based on how much personal information the customer wishes to provide based upon the desired results of registering for a limited number of website or a more expanded number of websites. Klug does not teach at least the above-recited features of claims 1, 20, and 23.

Applicant continues to argue regarding only one form. However, in addition to Fig. 3 above, the Examiner notes that Fig. 7 ref. 708 teaches "BASIC" where just basic registration information is provided, but also teaches "EXPANDED" that includes access to both basic and expanded information. Further, "CUSTOM" is taught that provides access to a specific user information from both basic and expanded registration information. Therefore, both forms are taught and available to a specific user.

Applicant argues web page on page 12, 2nd paragraph:

Furthermore, the Web page does not overcome the deficiencies of Klug. On page 5 of the Office Action, the Examiner states that the Web page teaches, which Applicants do not acquiesce to, allowing current customers to note they are already card members before filling out a form and using the Internet for applications. The Examiner states the Web page discloses a web page directing a current card member to "log in before ... apply[ing] for another Card account." Thus, the Web page is not used to teach or suggest, nor does it teach or suggest, and at least the above-recited features of claims 1, 20, and 23, which are lacking from Klug. Therefore, the applied references cannot be used to establish a prima facie ease of obviousness for the pending claims.

The Examiner notes that the Web page was not used in combination with Klug to teach two forms filled out, which the Examiner maintains Klug teaches. The Web page directs already registered members interested in applying for another card to a different form, via a hyperlink and it would be obvious to include this in a form.

Applicant summarizes:

Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw the rejection of claims 1, 20, and 23, and find these claims allowable over the applied references. Also, at least based on their respective dependencies to claims 1 and 20, claims 2-16, 18, 19, 21, and 22 should be found allowable over the applied references, as well as for their additional distinguishing features.

The Examiner respectfully maintains the rejections based on the response to the above arguments.

Applicant argues claims 11-13 and 16:

Art Unit: 3693

Claims 11-13 and 16, which ultimately depend from independent claim 1, are also patentable over the applied references for reasons similar to those set forth above with respect to claim 1, and further in view of their own respective distinguishing features.

Noted, however see above response to arguments for claim 1.

Applicant argues beginning on page 13 to page 14 Official Notice regarding approval or denial of an account application:

However, Applicants would like to generally address the Examiner's unfounded allegations. On page 8 of the Office Action, the Examiner concedes that Klug and the Web page do not teach the processing of online applications, nor do they provide for acceptance or denial of an application. Applicants submit that the Examiner's Official Notice does not provide the teachings missing from the applied references.

Regarding the first point:

The Examiner was unable to find where he conceded Klug and Web page do not teach processing online applications, since the prior art of Web page (American Express), was an online Web page. Also, Klug in the first sentence of their abstract state:

“A World Wide Web registration processing system is disclosed for assisting World Wide Web users in registering at World Wide Web web sites.” (Abstract)

The Examiner did state that acceptance or denial of an application was not taught by the above. However, the Examiner did point out the Klug teaches discrepancies of information input by a user.

Applicants disagree with the Examiner's conclusion and reasoning on page 15 of the Office Action and dispute the Examiner's statement that "approval and denial of account application, such as for credit card accounts, is old and well known." Applicants respectfully submit that the features recited in claims 1, 20, and 23, as well as in dependent claims 11 - 13, and 16, were not obvious to one of ordinary skill in the art at the time of the invention.

Applicant is arguing that approval and denial of account application was not old and well known at time of invention as asserted by Examiner.

Applicants respectfully point out that pursuant to M.P.E.P. § 2144.03(A), the Examiner cannot remedy the deficiency as noted above in the teaching of the Klug reference merely by asserting what is "old and well known" in the art; rather, the Patent Office must demonstrate all claim limitations based on substantial

evidentiary support. *Seeln re Zurko*, 59 U.S.P.Q.2d 1693, 1697 (Fed. Cir. 2001). For example, this section of the M.P.E.P. states (emphasis added):

[T]he facts asserted to be well-known, or to be common knowledge in the art are capable of instant and unquestionable demonstration as being well-known. As noted by the court in *In re Ahlert*, 424 F.2d 1088, 1091, 165 USPQ 418, 420 (CCPA 1970), the notice of facts beyond the record which may be taken by the examiner must be "capable of such instant and unquestionable demonstration as to defy dispute" (citing *In re Knapp Monarch Co.*, 296 F.2d 230, 132 USPQ 6 (CCPA 1961)).

The Examiner asserts that approving and denying an application is common knowledge in the art and is capable of instant and unquestionable demonstration.

Applicants submit that this proof is not found in the conclusory rejection made by the Examiner, and thus the Examiner's use of Official Notice is improper.

Applicants remind the Examiner that the Administrative Procedure Act requires that the Examiner's rejections employ "reasoned decision making" based on evidence from a fully developed administrative record. See *In re Lee*, 61 U.S.P.Q.2d 1430, 1433 (Fed. Cir. 2002). Patentability determinations which are based on what the Examiner believes is "basic knowledge" and "common," and that otherwise lack substantial evidentiary support, are impermissible. See *In re Zurko*, 59 U.S.P.Q.2d 1693, 1697 (Fed. Cir. 2001).

The Examiner asserts he used "reasoned decision making" by pointing out that registration forms are verified by Klug using publicly available information for discrepancies (col. 7, lines 26-60). It is very reasonable to consider denying or approving an application when looking at discrepancies from third party sources.

Therefore, Applicants respectfully traverse the rejection on the ground that the aforementioned "Official Notice" lacks "substantial evidentiary support." Thus, the Examiner is asked to produce substantial evidentiary support (e.g., produce a reference) with respect to the subject matter claimed, or withdraw the rejection of these claims.

The Examiner provides an example of approving and/or denying applications:

U.S. Patent No. 6,817,521 to Matada:

"The credit card issuing company will then examine the application details and possibly access third-party credit or bank databases to evaluate the application (step 118), and host server 104 will thereafter send a response to PC 102 (step 120). The information transmitted by PC 102 to host server 104, and from host server 104 to PC 102, may be encrypted using, e.g., secure sockets layer (SSL) packets. If the response declines the application, the process ends (step 122). If

the application is approved (step 124), then the relevant information for generating a universal credit card is included in the response (account number, expiration data, etc.), and this information is downloaded from PC 102 to credit card access device 12 where it is stored in EEPROM 22 along with information for other bank cards (step 126)." (col. 6, lines 53-67)

Based on the above, the Examiner respectfully maintains the rejections.

Claim Rejections - 35 USC § 112

7. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

8. Claims 1-19 and 23 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

9. Specifically, claim 1, step (b) recites "when the customer is indicated as being an existing customer based on the completed first new application, transmitting a second new account application..." The Examiner is unable to find support for transmitting a second application based on a completed first application. The Examiner finds the specification teaches a customer indicating a request for a second application using "CLICK HERE" or entering an identification of an existing account on a standard form (see ¶ [0023]). It would not make sense for a customer to receive a completed form, and then because the "customer is indicated as being an existing customer based on

the completed first new application..." receiving a second application without in some manner inputting a request. In other words, second or short forms do not just appear because a customer is an existing customer based on a completed first new application. Claim 23 has similar wording. Claims 2-19 are rejected because they depend from claim 1.

10. Claims 1-23 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

11. Claim 1, step (a) recites "receiving a completed first new account application..." and step (b) recites "is indicated as being and existing customer based on the first new application..." It is unclear who/what receives in step (a) the completed first new account application. Step (b) implies the customer receives a first new account application, otherwise a second new account application would just appear to the customer (without a form in front of them). However, if the customer has the completed first new form, it is unclear why the customer would then want access to a short form. Nevertheless, for purposes of the examination, it was assumed that the customer has in front of them a completed form and that the customer received the form. Claims 20 and 23 have similar issues. Claims 2-19 are rejected because they depend from claim 1.

12. Claim 3 recites "wherein step (b) comprises: receiving information for an existing account in the field for entering financial account information in the first new account application..." However, step (a) teaches "receiving a completed first new account application..." There is a discrepancy between "a completed first new account

application" and "the first new account application." If antecedence is assumed, and claim 3 refers to a completed application, entering information does not make sense. If the two applications are different, the word "new" should not be used in claim 3 but rather existing.... "first existing account application..." since the account is taught to already exist ("validating information for the existing account...") in a subsequent step to claim 3. For purposes of this examination, it is assumed to refer to an existing account.

13. Claim 11 recites "The method of claim 10, wherein step (d) is based on said processing." However, step (d) in claim 1 states "approving or denying the completed one of the second new account..." For purposes of this examination, claim 11 is interpreted to mean approving or denying the completed second new account application.

Claim Rejections - 35 USC § 103

13. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

14. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.

4. Considering objective evidence present in the application indicating obviousness or nonobviousness.
15. Claims 1-10, 14-15, and 18-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 5,790,785 to Klug et al. in further view of American Express (American Express web site dated 12/14/2001).

Regarding claim 1:

A method comprising:

(a) receiving a completed first new account application including a plurality of fields associated with personal identification and financial information of a customer;

Klug et al. teaches:

User requests to complete a new account application by entering registration information (TO ENTER AND/OR UPDATE - Fig. 3, ref. 304).

“Referring now briefly to FIG. 3, this flowchart presents the steps a user performs when entering web site registration information into the fill-out forms to be submitted to registrar. Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116). Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 7, lines 61-67 and col. 8, lines 1-7).

Therefore, the system has received completed first new account information.

(b) when the customer is indicated as being an existing customer based on the completed first new application, transmitting a second new account application to the customer, the second new account application including a fewer number of fields for entering personal identification and financial information than the first new account application;

Klug et al. continues:

Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.”

"Subsequently, in step 320, the user inputs a request to terminate entering information in the presently presented fill-out form(s) and in step 324 the user determines whether to enter additional information in either the basic registration information fill-out forms or the expanded information fill-out forms. If the user indicates that he/she desires to enter further registration information, then step 304 is again performed." (col. 8, lines 10-17)

Therefore, the user has a "completed" first application, and determines whether to fill out a second application, such as a basic form with fewer fields than the expanded form.

Access to a "basic" form that has fewer fields than the expanded form (Fig. 3, ref. 308 and 312)

(c) receiving a completed one of the second new account application from the customer; and

Fig. 3, step 324 teaches user no longer filling out forms.

(d) approving or denying the completed one of the second new account application based on the information on the completed one of the second account application and retrieved stored information associated with the existing customer.

"Thus, assuming that an acceptable user ID and password are provided, in step 252 the registration information supplied by the user is marked as unverified since there has been no independent confirmation that the user supplied information is accurate. Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information. Thus, whenever an item of the user supplied information is independently verified, then that item is unmarked. Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses." (col. 7, lines 41-60)

Klug et al. teaches long and short application forms for Internet users. Klug et al. does not teach providing an indication in the first new account application that the customer is an existing customer.

American Express teaches providing an indication that a customer is "already a cardmember," and if yes, are directed to log-in, if not they need to register first.

Since the marketplace reflects the reality of applying indications such as hyperlinks to forms, it would have been obvious to one of ordinary skill in the art at the time of invention to include an indication in an application, such as to the expanded form in Klug et al. with a hyperlink commonly used such as in American Express, in order to gain the commonly understood benefit of the adaptation, such as simplified user access to a short form via a hyperlink.

While Klug et al. teaches application forms for Internet users with a third party, where information provided includes credit card account information, Klug et al. does not teach providing accounts to financial institutions.

American Express teaches application forms for Internet users where the application is for a credit card account to a financial institution.

Because both Klug et al. and American Express teach methods of registration and application forms for Internet users, it would have been obvious to one skilled in the art at the time of invention to substitute a third party with a financial institution to achieve the predictable result of filling out an application for an account with a financial institution using the Internet.

Also, while the references as combined above teach registration of information based on long and short forms and verification of input, they do not teach approving or denying an application. However, the Examiner takes Official Notice that approving or denying applications is old and well known. Therefore, it would have been obvious to one of ordinary skill in the art at the time of invention to approve or deny an application, based on independent verification of the data with public sources as taught by Klug et al., and that this would deny, for example, applications where verification of information did not occur.

Regarding claim 2:

The method of claim 1, wherein the plurality of fields in the first new application comprise at least one of:

a customer name field, a customer address field, a field for entering at least a portion of a government identification number of the customer, a field for entering financial account information of the customer, a field for entering employment information of the customer, and a field for entering an annual income of the customer.

Klug et al. discloses:

"...the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312." (col. 8, lines 4-7) Klug et al. also

discloses Fig. 3, ref. 312, which provides for employer name, income, credit card number(s) (financial account information), and social security number.

Regarding claim 3:

The method of claim 2, wherein step (b) comprises:

receiving information for an existing account in the field for entering financial account information in the first new account application;

Klug et al. discloses:

User enters financial account information (credit card numbers is financial account information) in the first (expanded) form (Fig. 3, ref. 312). This can occur when updating information (ref. 304)

validating the information for the existing account; and

“...a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information.” (col. 7, lines 46-51)

transmitting the second new account application after said validating.

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308...” (col. 7, lines 64-66).

Regarding claim 4:

The method of claim 1, wherein the second new account application comprises at least one of:

a customer name field, a field for entering at least a portion of a government identification number of the customer, a field for entering an account number of an existing account of the customer, and a field for entering a confirmation number associated with the existing account.

Klug et al. discloses:

“...the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 4-7) Klug et al. also discloses Fig. 3, ref. 312, which provides for employer name, income, credit card number(s) (financial account information), and social security number.

Regarding claim 5:

The method of claim 4, the existing account comprising an existing credit account and the confirmation number associated with the existing account comprising a credit card identification (CID) number.

Klug et al. discloses:

Fig. 3, ref. 312 provides for credit card numbers.

Regarding claim 6:

The method of claim 1, the second new account application including at least one field that is not in the first new account application.

Klug et al. discloses:

Fig. 3, ref. 308 provides for “basic” form with gender.

Regarding claim 7:

The method of claim 1, the second new account application including at least one of the plurality of fields of the first new account application.

Klug et al. discloses:

“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 3-7)

Regarding claim 8:

The method of claim 7, the first new account application and the second new account application including a customer name field.

Klug et al. discloses:

“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name...) is also requested in the forms for expanded information in step 312.” (col. 8, lines 3-7)

Regarding claim 9:

The method of claim 7, further comprising:
receiving information from the customer in the first new account application; and

Klug et al. discloses:

“That is, the newly entered registration information is transferred to the third party web site 116 by entering into a registrar specific portion of the registration form for the third party web site 116 a registrar user identification and optionally a password for requesting that the third party web site access the registrar web site 100 to obtain the user's registration information.” (col. 5, lines 38-45)

transferring the information from the first new account application to the second new account application for the at least one of the plurality of fields that are the same for the first new account application and the second new account application.

“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312. Thus,

upon filling in at least one field from the fill-out forms (step 316) presented in either step 308 or 312 the present invention field checks the user's <input> for syntactically appropriate responses.” (col. 8, lines 3-10)

Regarding claim 10:

The method of claim 1, further comprising:
receiving information from the customer for each of the fields of the second new account application;

Klug et al. discloses:

“Basic” information provided by the customer (Fig. 3, ref. 308).

validating the information received from the customer against data stored for an existing account of the customer;

“Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information.” (col. 7, lines 45-54)

retrieving information required for the first new account application from data stored for the existing account; and

Fig. 1 ref. 128 and ref. 144 provides for storing application information that can be retrieved.

processing the second new account application based on the retrieved information.

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)

Regarding claims 14 and 15:

(claim 14) The method of claim 1, the first new account application further including a selectable indication that the customer has an existing account with the financial institution.

(claim 15) The method of claim 14, further comprising:
receiving a selection of the selectable indicator from the customer.

Klug et al. discloses:

Customer has ID and password to log into system to access account (Fig. 2, ref. 244).

Regarding claim 18:

The method of claim 2, the government identification number comprising a social security number of the customer.

Klug et al. discloses:

Fig. 3, ref. 312

Regarding claim 19:

The method of claim 1, wherein the customer does not have to provide a login identifier to receive the second new account application.

Klug et al. discloses:

Fig. 3, ref. 308, where the “basic” application can be filled out during the “expanded” application.

Regarding claim 20:

A method comprising:

(a) receiving a completed first new account including a plurality of fields associated with personal identification and financial information of a customer, the first new account application further including a selectable indicator for selection when the customer has an existing account with a financial institution;

Klug et al. discloses:

An expanded account application, that includes personal identification and financial information (e.g. income) of a customer (Fig. 3, ref. 312).

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information...” (col. 7, lines 64-67)

(b) when the customer is indicated as being an existing customer based on a selection of the selectable indicator associated with the completed first new application, transmitting a second new account application to the customer in place of the first new account application, the second new account application including a fewer number of fields for entering the personal identification and financial information than the first new account application.

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines

1-3) Therefore, customer can use expanded form that would include such information (Fig. 3, ref. 312).

(c) receiving a completed one of the second new account application from the customer; and

Fig. 3, step 324 teaches user no longer filling out forms.

(d) approving or denying the completed one of the second new account application based on the information on the completed one of the second account application and retrieved stored information associated with the existing customer.

“Thus, assuming that an acceptable user ID and password are provided, in step 252 the registration information supplied by the user is marked as unverified since there has been no independent confirmation that the user supplied information is accurate. Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information. Thus, whenever an item of the user supplied information is independently verified, then that item is unmarked. Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses.” (col. 7, lines 41-60)

Klug et al. teaches ID and password with long and short application forms for Internet users. Klug et al. does not teach providing an indication in the first new account application that the customer is an existing customer. American Express teaches providing an indication in the first new account application that the customer is “already a cardmember.”

Since the marketplace reflects the reality of applying indications such as hyperlinks to forms, it would have been obvious to one of ordinary skill in the art at the time of invention to include an indication to an application, such as to the expanded form in Klug et al. with a hyperlink commonly used such as in American Express, in order to gain the commonly understood benefit of the adaptation, such as simplified user access to Klug et al. via a hyperlink.

While Klug et al. teaches application forms for Internet users with a third party, where information provided includes credit card account information, Klug et al. does not teach providing accounts to financial institutions.

American Express teaches application forms for Internet users where the application is for a credit card account to a financial institution.
Because both Klug et al. and American Express teach methods of registration and application forms for Internet users, it would have been obvious to one skilled in the art at the time of invention to substitute a third party with a financial institution to achieve the predictable result of filling out an application for an account with a financial institution using the Internet.

Also, while the references as combined above teach registration of information based on long and short forms and verification of input, they do not teach approving or denying an application. However, the Examiner takes Official Notice that approving or denying applications is old and well known. Therefore, it would have been obvious to one of ordinary skill in the art at the time of invention to approve or deny an application, based on independent verification of the data with public sources as taught by Klug et al., and that this would deny, for example, applications where verification of information did not occur.

Regarding claim 21:

The method of claim 20, further comprising:
receiving information from the customer for each of the fields of the second new account application, the information including an identification of the existing account;

Klug et al. discloses:

“...custom information, wherein selected fields from the basic and expanded information are provided;” (col. 10, lines 4-6) Therefore, a custom form with account information is available.

validating the information received from the customer against data stored for the existing account;

“Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information.” (col. 7, lines 45-54)

retrieving additional information required for the first new account application from data stored for the existing account; and

Access to database of registration information (Fig. 1, ref. 144)

processing the second new account application based on the retrieved additional information.

Fig. 1, ref. 144 shows applications retrieving registration information.

Regarding claim 22:

The method of claim 20, further comprising:
receiving information from the customer in the first new account application; and

Klug et al. discloses:

“Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request...” (col. 4, lines 48-51)

transferring the information from the first new account application to the second new account application for at least one field that is provided in both the first new account application and the second new account application.

“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.” (col. 8, lines 3-7)

Also,

“Thus, the user's registration information automatically is communicated to the third party web site 116 without the user explicitly having to navigate the World Wide Web 104 and access the registrar web site 100 to register his/her web site registration information.” (col. 5, lines 45-49) Fig. 1, ref. 128 and 144 show different applications having access to the same database, therefore, it would be inherent that the same field on two different forms that can be given to a third party (basic or expanded) access the same information.

Regarding claim 23:

A method comprising:

(a) receiving a completed first new account application including a plurality of fields associated with personal identification and financial information of a customer, the first new account application further comprising a selectable indicator for selection by customers having an existing account with a financial institution;

Klug et al. discloses:

An expanded account application, that includes personal identification and financial information (e.g. income) of a customer (Fig. 3, ref. 312).

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information...” (col. 7, lines 64-67)

(b) when the customer is indicated as being an existing customer based on the completed first new application, transmitting a second new account application to the customer, the second new account application including a fewer number of fields for entering personal identification and financial information than the first new account application;

Klug et al. continues:

Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312.”

“Subsequently, in step 320, the user inputs a request to terminate entering information in the presently presented fill-out form(s) and in step 324 the user determines whether to enter additional information in either the basic registration information fill-out forms or the expanded information fill-out forms. If the user indicates that he/she desires to enter further registration information, then step 304 is again performed.” (col. 8, lines 10-17)

Therefore, the user has a “completed” first application, and determines whether to fill out a second application, such as a basic form with fewer fields than the expanded form.

Access to a “basic” form that has fewer fields than the expanded form (Fig. 3, ref. 308 and 312)

(c) transferring any data entered by the customer in the first new account application to a similar field of the second new account application;

“Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312. Thus, upon filling in at least one field from the fill-out forms (step 316) presented in either step 308 or 312 the present invention field checks the user's <input> for syntactically appropriate responses.” (col. 8, lines 3-10)

(d) receiving, from the customer, remaining information for the second new account application;

A customer has the opportunity to input other information (e.g. e-mail) into a “basic” form for example (Fig. 3, ref. 308)

(e) retrieving information stored for the existing account to process the second new account application; and

Access to database of registration information (Fig. 1, ref. 144)

(f) approving or denying the completed one of the second new account application based on the information on the completed one of the second account application and retrieved stored information associated with the existing customer.

“Thus, assuming that an acceptable user ID and password are provided, in step 252 the registration information supplied by the user is marked as unverified since there has been no independent confirmation that the user supplied information is accurate. Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information. Thus, whenever an item of the user supplied information is independently verified, then that item is unmarked. Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses.” (col. 7, lines 41-60)

Klug et al. teaches ID and password with long and short application forms for Internet users. Klug et al. does not teach providing an indication in the first new account application that the customer is an existing customer. American Express teaches providing an indication in the first new account application that the customer is “already a cardmember.”

Since the marketplace reflects the reality of applying indications such as hyperlinks to forms, it would have been obvious to one of ordinary skill in the art at the time of invention to include an indication to an application, such as to the expanded form in Klug et al. with a hyperlink commonly used such as in American Express, in order to gain the commonly understood benefit of the adaptation, such as simplified user access to Klug et al. via a hyperlink.

Also, while Klug et al. teaches application forms for Internet users with a third party, where information provided includes credit card account information, Klug et al. does not teach providing accounts to financial institutions.

American Express teaches application forms for Internet users where the application is for a credit card account to a financial institution.

Because both Klug et al. and American Express teach methods of registration and application forms for Internet users, it would have been obvious to one skilled in the art at the time of invention to substitute a third party with a financial institution to achieve the predictable result of filling out an application for an account with a financial institution using the Internet.

16. Claims 11-13 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over the references as combined above in section (15) in further view of Official Notice.

Regarding claim 11:

The method of claim 10, wherein step (d) is based on said processing.

Klug et al. discloses:

“Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses.” (col. 7, lines 56-60)

Also, while the references as combined above provide for processing of applications, they do not provide for acceptance or denial of an application. However, the Examiner takes Official Notice that approval and denial of account applications, such as for credit card accounts, is old and well known. Therefore, it would have been obvious to one skilled in the art at the time of invention to provide for generating an approval or denial of an account application, and that this would be a mechanism by which Klug et al. could deal with discrepancies of responses.

Regarding claims 12 and 13:

(claim 12) The method of claim 10, further comprising:

(e) transmitting the retrieved information to the customer for confirmation.

(claim 13) The method of claim 12, further comprising:

(f) receiving, from the customer, one of a confirmation and a correction for the retrieved information.

Klug et al. discloses:

“Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses.” (col. 7, lines 56-60)

Regarding claim 16:

The method of claim 14, the selectable indication comprising at least one of a checkbox and a hyperlink.

While Klug et al. teaches different forms and a selectable indication, he does not teach checkbox or hyperlink. However, the Examiner takes Official Notice that using hyperlinks, for example, as a selectable indication is old and well known. Therefore, it would have been obvious to one skilled in the art at the time of invention to include a hyperlink as a selectable indication, and that this would allow for easily moving from the expanded form offered by Klug et al. to their basic form.

Conclusion

17. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

U.S. Patent No.	6,879,965	Fung et al.
U.S. Patent No.	6,944,677	Zhao
U.S. Patent No.	7,058,817	Ellmore

18. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KENNETH L. BARTLEY whose telephone number is (571)272-5230. The examiner can normally be reached on Monday through Friday, 8:00 - 5:00 EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jagdish Patel can be reached on (571) 272-6748. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/JAGDISH N PATEL/
Primary Examiner, Art Unit 3693